AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions and listings of claims in the application:

1.   (Currently Amended) A method, implemented ~~using~~ by a computing system, for managing a financial account at a financial institution, comprising:

identifying an enterprise unrelated to the financial institution, wherein a lower credit risk is associated with persons who engage in non-credit behavior benefiting the enterprise;

arranging, by the financial institution, a relationship with the enterprise to reward a person for engaging in the non-credit behavior benefiting the enterprise;

receiving, from the enterprise and ~~using~~ by the computing system, contact information identifying a plurality of persons involved with the enterprise after the enterprise determines that the relationship is advantageous to the enterprise, wherein the plurality of persons are associated with a higher response rate to a soliciting offer presented by the financial institution than persons not related to the enterprise;

soliciting, by a financial institution, based upon the contact information and ~~using~~ by the computing system, the plurality of persons involved with the enterprise to associate a financial account with a reward for engaging in the non-credit behavior benefiting the enterprise, wherein soliciting further includes notifying the plurality of persons of the relationship between the financial institute and the enterprise;

associating the financial account of a person with the reward for engaging in non-credit behavior based upon a response from the person to the soliciting;

detecting non-credit behavior of the person, the detected non-credit behavior benefiting the enterprise;

determining, ~~using~~ by the computing system, the reward associated with the financial account for the person based on the detected non-credit behavior; and

notifying the person of the determined reward.

2.   (Previously Presented) The method of claim 1, further comprising evaluating a credit risk of the financial account based upon a frequency at which the non-credit behavior is detected.

3.   (Previously Presented)   The method of claim 2, wherein evaluating the credit risk of the financial account further comprises, if the frequency at which the non-credit behavior is detected attains a certain threshold, providing for the financial account at least one of a waiver of an annual fee, an interest rate lower than an interest rate of the financial account prior to the evaluation, a credit limit higher than a credit limit of the financial account prior to the evaluation, a monetary credit, a credit redeemable for products, and a credit redeemable for services.

4-5. (Cancelled).

6.   (Previously Presented) The method of claim 1, wherein the determined reward for the financial account comprises at least one of a waiver of an annual fee, an interest rate lower than what would have been given if the acceptance of the offer had not been received from the enterprise, a credit limit higher than what would have been given if the acceptance of the offer had not been received from the enterprise, a monetary credit, a credit redeemable for products, and a credit redeemable for services.

7.   (Previously Presented) The method of claim 1, further comprising:
       associating the financial account with the enterprise if the customer is currently a customer of an institution controlling the financial account based upon the contact information.

8.   (Previously Presented) The method of claim 1, wherein detecting the non-credit behavior of the person further comprises receiving a voucher subsequent to a performance of the non-credit behavior.

9.   (Previously Presented) The method of claim 8, wherein detecting the non-credit behavior of the person further comprises receiving the voucher from the enterprise.

10.   (Previously Presented) The method of claim 8, wherein detecting the non-credit behavior of the person further comprises receiving the voucher from the person .

11.   (Previously Presented) The method of claim 1, wherein detecting the non-credit behavior of the person further comprises receiving an electronic file subsequent to a performance of the non-credit behavior, the electronic file comprising a description of the non-credit behavior and an identification of the person, the identification of the person obtained by reading an indicia presented by the person .

12. (Cancelled).

13.   (Previously Presented) The method of claim 1, wherein detecting the non-credit behavior of the person further comprises using at least one of e-mail, voice mail, facsimile, mail, an item delivery service, Internet, telephone, diskettes, CD ROM, and an interactive voice response system (IVR).

14.   (Original) The method of claim 1, wherein the financial account comprises at least one of a credit card account, a financial loan, a checking account, a savings account, and a stock fund.

15.   (Previously Presented) The method of claim 1, wherein the enterprise comprises at least one of a charity, a religious organization, a civic club, a professional organization, a school, a university, a sports organization, a political organization, a government agency, a private corporation, and a public corporation.

16.   (Currently Amended) A system for managing a financial account at a financial institution, comprising:

a memory containing software;

a processor, connected to the memory, that executes the software to implement functions comprising:

a component for identifying an enterprise unrelated to the financial institution, wherein a lower credit risk is associated with persons who engage in non-credit behavior benefiting the enterprise;

a component for arranging a relationship with the enterprise to reward a person for engaging in the non-credit behavior benefiting the enterprise;

a component for receiving, from the enterprise, contact information identifying a plurality of persons involved with the enterprise after the enterprise determines that the relationship is advantageous to the enterprise, wherein the plurality of persons are associated with a higher response rate to a soliciting offer presented by the financial institution than persons not related to the enterprise;

a component for soliciting, based upon the contact information, the plurality of persons involved with the enterprise to associate a financial account with a reward for engaging in the non-credit behavior benefiting the enterprise, wherein soliciting further includes notifying the plurality of persons of the relationship between the financial institute and the enterprise;

a component for associating the financial account of a person with the reward for engaging in non-credit behavior based upon a response from the person to the soliciting;

a component for detecting non-credit behavior of the person, the detected non-credit behavior benefiting the enterprise;

a component for determining the reward associated with the financial account for the person based on the detected non-credit behavior; and

a component for notifying the person of the determined reward.

17.   (Currently Amended) The system of claim 16, <u>wherein the functions</u> further ~~comprising~~ <u>comprise</u> ~~a component for~~ evaluating a credit risk of the financial account based upon a frequency at which the non-credit behavior is detected.

18.   (Currently Amended) The system of claim 17, wherein the ~~component for evaluating the credit risk of the financial account is further configured for,~~ <u>functions further comprise:</u> if the frequency at which the non-credit behavior is detected attains a certain threshold, providing for the financial account at least one of a waiver of an annual fee, an interest rate lower than an interest rate of the financial account prior to the evaluation, a credit limit higher than a credit limit of the financial account prior to the evaluation, a monetary credit, a credit redeemable for products, and a credit redeemable for services.

19-20. (Cancelled).

21.   (Previously Presented) The system of claim 16, wherein the determined reward for the financial account comprises at least one of a waiver of an annual fee, an interest rate lower than what would have been given if the acceptance of the offer had not been received from the enterprise, a credit limit higher than what would have been given if the acceptance of the offer had not been received from the enterprise, a monetary credit, a credit redeemable for products, and a credit redeemable for services.

22.   (Currently Amended) The system of claim 16, <u>wherein the functions</u> further comprise**[[s]]**:
        ~~a component for~~ associating the financial account with the enterprise if the person is currently a customer of an institution controlling the financial account based upon the contact information.

23.   (Currently Amended) The system of claim 16, wherein the ~~component for detecting the non-credit behavior of the person is~~ functions further ~~configured for comprise:~~ receiving a voucher subsequent to a performance of the non-credit behavior.

24.   (Currently Amended) The system of claim 23, wherein ~~the component for~~ detecting the non-credit behavior of the person ~~is~~ further ~~configured for~~ comprises receiving the voucher from the enterprise.

25.   (Currently Amended) The system of claim 23, wherein ~~the component for~~ detecting the non-credit behavior of the person ~~is~~ further ~~configured for~~ comprises receiving the voucher from the person.

26.   (Currently Amended) The system of claim 16, wherein ~~the component for~~ detecting the non-credit behavior of the person ~~is~~ further ~~configured for~~ comprises receiving an electronic file subsequent to a performance of the non-credit behavior, the electronic file comprising a description of the non-credit behavior and an identification of the person , the identification of the person obtained by reading an indicia presented by the person.

27. (Cancelled).

28.   (Currently Amended) The system of claim 16, wherein ~~the component for~~ detecting the non-credit behavior of the person ~~is~~ further ~~configured for~~ comprises using at least one of e-mail, voice mail, facsimile, mail, an item delivery service, Internet, telephone, diskettes, CD ROM, and an interactive voice response system (IVR).

29.   (Original) The system of claim 16, wherein the financial account comprises at least one of a credit card account, a financial loan, a checking account, a savings account, and a stock fund.

30.   (Previously Presented) The system of claim 16, wherein the enterprise comprises at least one of a charity, a religious organization, a civic club, a professional organization, a school, a university, a sports organization, a political organization, a government agency, a private corporation, and a public corporation.

31.   (Currently Amended) A computer-readable storage medium comprising a stored set of instructions, which when executed by a processor, performs a method for managing a financial account at a financial institution, the method comprising:

identifying an enterprise unrelated to the financial institution, wherein a lower credit risk is associated with persons who engage in non-credit behavior benefiting the enterprise;

arranging, by the financial institution, a relationship with the enterprise to reward a person for engaging in the non-credit behavior benefiting the enterprise;

receiving, from the enterprise, contact information identifying a plurality of persons involved with the enterprise after the enterprise determines that the relationship is advantageous to the enterprise, wherein the plurality of persons are associated with a higher response rate to a soliciting offer presented by the financial institution than persons not related to the enterprise;

soliciting, by a financial institution, based upon the contact information, the plurality of persons involved with the enterprise to associate a financial account with a reward for engaging in the non-credit behavior benefiting the enterprise, wherein soliciting further includes notifying the plurality of persons of the relationship between the financial institute and the enterprise;

associating the financial account of a person with the reward for engaging in non-credit behavior based upon a response from the person to the soliciting;

detecting non-credit behavior of the person, the detected non-credit behavior benefiting the enterprise;

determining the reward associated with the financial account for the person based on the detected non-credit behavior; and

notifying the person of the determined reward.

32.   (Previously Presented) The computer-readable storage medium of claim 31, further comprising evaluating a credit risk of the financial account based upon a frequency at which the non-credit behavior is detected.

33.   (Previously Presented) The computer-readable storage medium of claim 32, wherein evaluating the credit risk of the financial account further comprises, if the frequency at which the non-credit behavior is detected attains a certain threshold, providing for the financial account at least one of a waiver of an annual fee, an interest rate lower than an interest rate of the financial account prior to the evaluation, a credit limit higher than a credit limit of the financial account prior to the evaluation, a monetary credit, a credit redeemable for products, and a credit redeemable for services.

34-35. (Cancelled).

36.   (Previously Presented) The computer-readable storage medium of claim 31, the determined reward comprises providing for the financial account at least one of a waiver of an annual fee, an interest rate lower than what would have been given if the acceptance of the offer had not been received from the enterprise, a credit limit higher than what would have been given if the acceptance of the offer had not been received from the enterprise, a monetary credit, a credit redeemable for products, and a credit redeemable for services.

37.   (Previously Presented) The computer-readable storage medium of claim 31, further comprising:
    associating the financial account with the enterprise if the person is currently a customer of an institution controlling the financial account based upon the contact information.

38.   (Previously Presented) The computer-readable storage medium of claim 31, wherein detecting the non-credit behavior of the person further comprises receiving a voucher subsequent to a performance of the non-credit behavior.

39.   (Previously Presented) The computer-readable storage medium of claim 38, wherein detecting the non-credit behavior of the person further comprises receiving the voucher from the enterprise.

40.   (Previously Presented) The computer-readable storage medium of claim 38, wherein detecting the non-credit behavior of the person further comprises receiving the voucher from the person.

41.   (Previously Presented) The computer-readable storage medium of claim 31, wherein detecting the non-credit behavior of the person further comprises receiving an electronic file subsequent to a performance of the non-credit behavior, the electronic file comprising a description of the non-credit behavior and an identification of the person, the identification of the person obtained by reading an indicia presented by the person.

42. (Cancelled).

43.   (Previously Presented) The computer-readable storage medium of claim 31, wherein detecting the non-credit behavior of the person further comprises using at least one of e-mail, voice mail, facsimile, mail, an item delivery service, Internet, telephone, diskettes, CD ROM, and an interactive voice response system (IVR).

44.   (Previously Presented) The computer-readable storage medium of claim 31, wherein the financial account comprises at least one of a credit card account, a financial loan, a checking account, a savings account, and a stock fund.

45.   (Previously Presented) The computer-readable storage medium of claim 31, wherein the enterprise comprises at least one of a charity, a religious organization, a civic club, a professional organization, a school, a university, a sports organization, a political organization, a government agency, a private corporation, and a public corporation.